

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134  
37 CFR 1.116 Amendment & Request for Reconsideration of Advisory Action mailed on April 28, 2005

**AMENDMENT**

***IN THE CLAIMS:***

Pursuant to 37 CFR § 1.121(c)(1), below is a complete listing of all claims.

[c01]-[c40] (canceled)

[c41] (previously presented) A method for monitoring a commercial transaction for a payer, comprising the steps of:

- initiating the commercial transaction;
- sending an authorization request to a processing center, wherein the authorization request comprises an amount of the commercial transaction;
- receiving the authorization request, including an identification of the payer, in a computer in a processing center;
- determining whether the payer is a subscriber of the commercial transaction monitoring service;
- continuing processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and
- if the payer is a subscriber to the commercial transaction monitoring service:
  - obtaining a notification address corresponding to the identification of the payer;
  - creating a notification message using the notification address, wherein the notification message comprises a help communications address for assistance with the commercial transaction and wherein the notification message further comprises a merchant name, a merchant address, the amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction;
  - sending the notification message to the notification address;
  - receiving a request to connect the payer with the help communications address for assistance with the financial transaction; and
  - initiating a communications connection among the payer and the help communications address.

[c42]-[c55] (canceled)